

CAPITAL CITY PLANS INTENSIVE DRIVE TO TEACH THRIFT HABIT

Local Banks to Play Prominent Role Under Preliminary Program; Bank Call Dec. 30

By CHAS. P. SHAEFFER.
One of the most intensive thrift campaigns ever conducted in this city will be put on during the month of January, 1923, according to announcement yesterday, following a joint meeting of the various committees having this work in charge.

While the campaign mapped out is only preliminary, the speakers have already been made to send prominent speakers on the subject to every school in the District, there to deliver addresses of not more than ten minutes' duration on the subject of thrift. The campaign will be continued throughout the week, and will be at the invitation of heads of the school system.

It is also planned to have the various banking institutions of the city extend invitations to the neighborhood schools to have all junior students pay a visit to the banks and to make a minute inspection of the different departments and facilities, at the same time having bank officials or employees explain the intricacies of the business.

It is believed such first-hand information would provide better teaching of thrift for the benefit of the individual.

January 17 will be designated "Thrift Day," and will be direct charge of Thomas P. Hickman, vice president of the Franklin National. This day will be featured by a simple ceremony at Benjamin Franklin's statue, Tenth and Pennsylvania avenue, where the world's greatest exponent of thrift.

BANK CALL FOR DEC. 30.
The fifth and concluding call of the present year for a statement of condition of all local banks will be issued by the committee of the Currency D. R. Crissinger as of December 30, which will include the last business day of the year, it became known yesterday.

Mr. Crissinger has greatly simplified the statement form, and has reduced the banks of many unessential details during his tenure of office. In the first instance, he has cut down the number of calls to the minimum of five, in contrast with the six times a year under the old administration, and has cut down the reporting items from 75 to 61, or fourteen less than the number required under Williams.

The new form of report has materially reduced the work of filling out the statement, and the bank's cashiers alone can easily handle the form, whereas heretofore he would need the assistance of several clerks. As the result of this simplification made by Mr. Crissinger, a reduction in bank clerical forces of from 15 to 20 per cent has been made in several of Washington's leading institutions.

A new high record for District bank deposits will in all probability be set by the returns of the next call.

SEEKS MEMBERSHIP.
The Guaranty Savings Bank, 1119 Fourteenth street northwest, has applied for associate membership in the Washington Clearing House Association. It was announced yesterday. If granted, the association next week (probably the latter part of next week) the institution will clear through the Franklin National Bank.

The Guaranty Savings Bank is one of the newest of District institutions. It has shown commendable growth since the last call of September 1921, when its total assets were \$30,000, while its total deposits at about \$108,000.

BENEFICIAL LOAN SOCIETY.
The Beneficial Loan Society announces that quarterly interest on No. 36 of one and one half per cent on the 6 per cent debenture gold bonds of the society will be payable on and after January 1, 1923. This coupon is the forty-fifth payment, making a total of \$2,000 per cent interest and profit sharing paid to bondholders in less than nine years, it is said.

A statement of the society shows that in the first eleven months of this year, 45,067 deserving persons were helped through small loans aggregating \$2,067,767. Total loans for 1922 is estimated at \$6,700,000 as against \$4,610,275 for 1921. Since the founding of the society, 189,192 loans have been made, aggregating \$21,082,297.

D. C. STOCK MARKET.
One of the heaviest trading sessions of the year, an advancing trend, and a new high for Washington Railway and Electric common stock were outstanding features on Washington Stock Exchange yesterday.

Potomac Electric consol value were much in demand, a total of \$13,000, face value, selling at prices ranging from 96 to 98 1/2, the trend being upward. Refunding bonds of this company sold at 107 1/2, and Traction five ruled firm at 96 1/2, a total of \$6,500 changing hands. Washington Market and Cold Storage five, heretofore highly inactive, sold at 96, and Railway general stock sold at 107 1/2.

In the stock list, Railway common sold at 68 1/2, with the preferred issue firm at 75 on an odd lot sale. Capital Traction sold at 105 1/2, and Mergenthaler at 174. A total of nine shares of Washington Gas light stock sold off from 63 to 58 1/2, and American Security changed hands at 280 1/2.

RESERVE RATIO.
The ratio of total reserves to net deposits of Federal Reserve banks combined, for the twelve Federal Reserve banks and the entire system, slumped to 72.1 per cent for the week ended December 27 from 72.8 per cent for the previous week, it was announced yesterday. This figure represents an increase of 1 per cent over the same period last year.

The ratio of the Richmond bank dropped from 67.1 to 60.2 per cent during the period, a question, which, however, represents a slight advance over the same period of last year when it was 42.3 per cent, at that time the lowest figure of the entire system.

DECLARES DIVIDEND.
Directors of the Washington and Norfolk Steamboat Company have declared a dividend of 2 per cent, payable on January 1.

Low Priced Railroad Bonds Feature Trading

NEW YORK, Dec. 29.—The recovery in the low priced railroad bonds, which carried prices of none of these issues nearly 2 points higher, was an important feature of the listed bonds market today. There also was a heavy volume of transactions in United States Government bonds, prices of which registered fractional advances in practically every issue. Foreign government bonds were generally inactive with a narrow margin of price changes. The French Republic 5 1/2's sold at 98 1/2, the Haitian 5's of 1927 at 103 1/2, Dutch East Indies 5's of 1927 at 98 1/2.

The St. Paul debenture 4's of 1934 sold up 1/2 at 56 1/2, and 4's of 1925 were nearly 2 points higher at 73 1/2, and the Pontiac 4's of 1925 at 65 1/2. Price income 6's were about a point higher at 58 1/2, Rock Island refunding 4's at 82 1/2, New York Central 4's at 97 1/2, Union Pacific convertible 4's at 95 1/2.

INDUSTRIAL.
Acme Coal... 68 1/2
Acme Packing... 30 1/2
Am. P. & R. pfd... 87 1/2
Am. Hawaiian... 13 1/2
Buddy S. L... 13 1/2
Car Light... 1 1/2
Cent. R.R. Mills... 25 1/2
Ditto pfd... 98 1/2
Celluloid Co. pfd... 109 1/2
Dobson... 109 1/2
Chicago... 3 1/2
Cleveland Auto... 31 1/2
Colomb. Emerald... 40 1/2
Colorado Power... 25 1/2
Cont. Can. W. L... 41 1/2
Cuban Dom. Sugar... 6 1/2
Curtiss Aero... 4 1/2
D.L. & W. Coal, ex div... 83 1/2
Durant Motor... 20 1/2
Durant Mot. Ind... 19 1/2
Dobson... 109 1/2
Fed. Tel. & Tel... 6 1/2
Film Inspect... 6 1/2
Gardner Motor... 10 1/2
Gillette Safety Razor... 25 1/2
Glen Alden Coal... 56 1/2
Hayes Tire pfd... 29 1/2
Hudson Motor... 15 1/2
Hudson Motor pfd... 43 1/2
Imperial Tobacco... 17 1/2
Internat. Rub... 4 1/2
Keystone... 6 1/2
Mar. Fire Arms... 4 1/2
Marconi Wireless... 2 1/2
M. M. Mot. Tr. Cff... 2 1/2
Mech. Ins... 12 1/2
New Film Pub... 12 1/2
N. Y. T. pfd... 110 1/2
N. Y. Zinc, ex div... 173 1/2
Oxide Corp... 11 1/2
Peerless Motor... 7 1/2
Phosphor. Mos. pfd... 35 1/2
Phillip Motor... 13 1/2
Radio Co... 3 1/2
Repetit Candy... 2 1/2
Reo Motor... 14 1/2
South. C. & L... 31 1/2
Tutiz Motors... 17 1/2
Tutiz Motors... 17 1/2
Tobacco Prod... 6 1/2
United Ret. Candy... 5 1/2
U. S. L. & H... 1 1/2
U. S. L. & H... 1 1/2
U. S. Distributing... 30 1/2
Wayne Coal... 2 1/2
West End... 6 1/2
Willis Cor. Ist pfd... 40 1/2
Winther Motor... 9 1/2
Yale & T. Mfg. W. L... 59 1/2

CHICAGO LIVESTOCK.
Hogs—Receipts, 8,000; market lower; bulk, 8.00@8.25; top, 8.35; light, 8.15@8.25; medium weight, 8.15@8.25; light, 8.20; heavy, 8.30; light, 8.20@8.35; heavy packing sows, smooth, 7.40@7.55; packing sows, rough, 7.10@7.35; pigs, 7.50@8.10.

LIVERPOOL COTTON MARKET.
LIVERPOOL, Dec. 29.—Cotton, fair, 4,000 bales, prices easier; American middlings, fair, 15.86; good middlings, 15.26; fully middlings, 15.21; middlings, 15.16; good ordinary, 14.36; ordinary, 14.06. Futures opened quiet.

THE WEATHER.
FORECAST FOR TODAY AND TOMORROW.
For the District of Columbia, Maryland and Virginia—Increasing cloudiness, with slow rising temperature today; tomorrow, unsettled and warmer, probably rain, moderate north and north-east winds, becoming southerly and increasing tomorrow.

LOCAL TEMPERATURE.
Midnight... 34 1/2
4 a. m... 34 1/2
8 a. m... 34 1/2
12 m... 34 1/2
4 p. m... 34 1/2
8 p. m... 34 1/2
10 p. m... 34 1/2
Relative humidity... 76; 2 p. m. 67; 8 p. m. 58.

TIDE CONDITIONS.
High tide, 5:04 a. m. and 5:26 p. m.
Low tide, 11:32 a. m. and 1:04 p. m.
Sun rises 7:27 a. m., sets 4:54 p. m.
Moon rises 2:33 p. m., sets 2:50 a. m.

RIVER CONDITIONS.
Potomac and Shenandoah rivers clear at Hagerstown last evening.

OTHER TEMPERATURES.
Asbury Park, N. J... 20
Asheville, N. C... 44
Atlanta, Ga... 44
Atlantic City, N. J... 44
Baltimore, Md... 38
Birmingham, Ala... 48
Boston, Mass... 29
Buffalo, N. Y... 18
Chicago, Ill... 32
Cincinnati, Ohio... 32
Cleveland, Ohio... 26
Denver, Colo... 44
Detroit, Mich... 26
El Paso, Tex... 44
Galveston, Tex... 44
Havana, Cuba... 34
Indianapolis, Ind... 28
Jacksonville, Fla... 36
Kansas City, Mo... 62
Little Rock, Ark... 62
Los Angeles, Cal... 62
Louisville, Ky... 32
Memphis, Tenn... 32
Miami, Fla... 64
New Orleans, La... 64
New York, N. Y... 24
North Platte, Neb... 18
Omaha, Neb... 18
Philadelphia, Pa... 32
Phoenix, Ariz... 62
Pittsburgh, Pa... 28
Portland, Ore... 20
Portland, Me... 20
Salt Lake City, Utah... 34
San Antonio, Tex... 48
San Francisco, Cal... 48
Seattle, Wash... 48
Springfield, Ill... 22
Tulsa, Okla... 48

FOREIGN BOND.
Argentina 7's... 100%
Mex. Gov. 5's... 100%
King. of Neth. 7's... 100%
Swiss Gov. 5 1/2's... 100%
U. S. Mex. 4's... 100%

STANDARD OIL ISSUES.
Anglo-Am. Oil... 17 1/2
Atlantic Lobus... 5 1/2
Buckeye Pipe Line... 87 1/2
Cont. Oil... 13 1/2
Eureka Pipe Line... 97 1/2
Galea Signal Oil... 57 1/2
Ohio Oil... 28 1/2
Imp. Oil Co. L... 112 1/2
Indiana Pipe Line... 93 1/2
Prairie Pipe Line... 32 1/2
Sou. Penn. Oil... 163 1/2
South Pipe Line... 97 1/2
Standard Oil Cal. W. L... 128 1/2
Stan. Oil Kan. W. L... 128 1/2
Stan. Oil K. B. W. L... 43 1/2
Standard Oil Neb... 185 1/2
Stan. Oil N. Y. W. L... 47 1/2
Stan. Oil Ind. ex div... 59 1/2
Vacuum Oil W. L... 44 1/2

MINING.
Alaska Br. Col... 1 1/2
Alvardo Min... 3 1/2
Arizona Globe... 16 1/2
Big Ledge... 5 1/2
Bison Gold... 23 1/2
Blackhawk... 12 1/2
Big Jim... 3 1/2
Boston Mont. Cons... 14 1/2
Canario Copper... 2 1/2
Candelaria Mining... 29 1/2
Con. Cop. Mines... 3 1/2
Cort. Province... 15 1/2
Cort. Silver... 1 1/2
Cresson Gold ex div... 21 1/2
El Salvador... 2 1/2

STOCK MARKET.
Capital Traction 5's... \$2,000,000
Washington Railway and Electric 4's... \$1,000,000
Potomac Electric G. and Ref. 7's... \$1,000,000
Washington Market Cold Storage 5's... \$1,000,000
Capital Traction... \$6,103 1/2
Washington Railway and Electric common... 100 1/2
Washington Railway and Electric preferred... 107 1/2
American Savings and Trust Company... 100 1/2
Mergenthaler Linotype... 100 1/2
Washington Railway General 6's... \$1,000,000
Washington Gas Light... 20 1/2
Capital Traction... 33 1/2
Georgetown Gas 5's... \$500,000
Money—Call loans... 5 1/2 per cent

Public Utility Bonds.
Am. Tel. & Tel. 4's... 91 1/2
Am. Tel. & Tel. 4 1/2's... 102 1/2
Am. T. & T. C. 1's... 98 1/2
Am. T. & T. Conv. 5's... 98 1/2
Anacostia & Pot. Guar. 5's... 98 1/2
C. & P. Tel. 5's... 98 1/2
C. & P. Tel. of Va. 5's... 98 1/2
Cap. Traction R. 5's... 98 1/2
City & Suburban R. 5's... 98 1/2
Metropolitan R. 5's... 98 1/2
Potomac Elec. 1st 5's... 95 1/2
Pot. Elec. Con. 5's... 96 1/2
Potomac Elec. Deb. 5's... 99 1/2
Pot. Elec. Pow. G. M. 5's... 105 1/2
Wash. Alex. & Mt. V. 5's... 23 1/2
Wash. Alex. & Mt. V. 5's... 23 1/2
Wash. B. & A. 5's... 75 1/2
Washington Gas 5's... 103 1/2
Washington Gas 7's... 73 1/2
Wash. Ry. & Elec. 5's... 99 1/2
Wash. R. & E. G. M. 5's... 99 1/2

Miscellaneous Bonds.
D. C. Paper Mfg. 5's... 80
Riggs Realty 5's (short)... 93
Riggs Realty 5's (long)... 98
Sec. St. & Safe Dep. 5's... 95
Washington Cold Storage 5's... 98
Washington Park Hotel 5's... 100 1/2

Public Utility Stocks.
Am. Tel. & Tel... 123
Capital Traction... 102 1/2
Washington Gas... 58 1/2
N. & W. Steamboat... 193 1/2
Wash. Ry. & Elec. com... 63 1/2
Wash. Ry. & Elec. pf... 74 1/2
Terminal Tax pf... 86 1/2

National Bank Stocks.
Federal Am. Nat. Bank... 185
Capital Nat. Bank... 200
Columbia Nat. Bank... 200
Commercial Nat. Bank... 147 1/2
District Nat. Bank... 170
F. & M. Nat. Bank... 230
Fidelity Nat. Bank... 125
Lincoln Nat. Bank... 200
Nat. Metropolitan Bank... 230
Riggs Nat. Bank... 250
Second Nat. Bank... 145
Washington Nat. Bank... 195

Trust Company Stocks.
Am. Security & Trust... 280
Continental Trust... 90
Nat. Savings & Trust... 320
Union Trust... 142 1/2
Wash. Loan & Trust... 311 1/2

Savings Bank Stocks.
Commerce & Sav. Bank... 180
East Wash. Sav. Bank... 126
First Nat. Sav. Bank... 180
Sav. Bank of Wash... 180
Sav. Bank of Wash... 180
U. S. Savings Bank... 260
Wash. Mechanics Bank... 30

Fire Insurance Stocks.
Am. Fire Ins... 235
Corcoran Fire Ins... 100
Firemen's Fire Ins... 17 1/2
National Fire Ins... 8

Miscellaneous Stocks.
Col. Graphophone Com... 1 1/2
C. D. Paper pf... 50 1/2
Merch. Trans. & Stge... 100
Mergenthaler Linotype... 173 1/2
Old Dutch Market com... 2 1/2
Old Dutch Market pf... 7 1/2
Lanston Monotype... 77 1/2
Security Storage... 220
Washington Market... 38
Yellow Cab... 6 1/2

Ex dividend.

UNEMPLOYMENT ERA NEARLY ELIMINATED, AVERS SECY. HOOVER

Says Industry's Rate of Recovery Justifies Expectations of Greater Prosperity in 1923.

By Universal Service.
Secretary of Commerce Hoover in a review of the year yesterday declared that unemployment has been nearly eliminated and industry's rate of recovery justifies expectations of increased prosperity for the coming year. He said:

"It is with a feeling of satisfaction that most industries can view the progress of the past year, in spite of the many difficulties which have been experienced. At the close of 1922 there are no serious obstacles in sight which should hinder further advances during the early part of the new year. The unsettled conditions in foreign countries, particularly in Europe, are still depressing our trade, and to a certain extent have, no doubt, kept the prices of agricultural products below the level of other commodities. Within the past two months this latter condition has, in a measure, been relieved."

PRODUCTION IS BETTER.
"Production of manufactured commodities in 1922 was about 50 per cent greater than in 1921, according to figures compiled by the Department of Commerce from latest reports to the Bureau of Census made in connection with the survey of current business."

"Textile mills were about 20 per cent more active than in 1921, the iron and steel industry increased its output from 60 to 70 per cent over 1921, nonferrous metals from 50 to 60 per cent, paper 20 to 30 per cent, coke 40 per cent, cement 15 per cent, rubber 40 per cent, automobiles 50 per cent, building construction 50 per cent, lumber 35 per cent, brick 50 per cent, sugar 45 per cent and meats about 5 per cent."

COAL OUTPUT LOWER.
"The only decline of outstanding importance was 7 per cent in bituminous coal and 4 per cent in anthracite."

"These decreases were due to the strike. The reduction in production and the reduction in immigration improved the labor situation from a large surplus of labor at the end of 1921 to a point where shortages occur, while unemployment has almost been eliminated."

"Transportation conditions changed from a huge surplus of idle freight cars to a considerable shortage, while car loadings were 11 per cent greater than in 1921."

"Prices to the farmer increased about 17 per cent during the year, wholesale prices advanced 10 per cent and retail food prices declined 5 per cent. This condition gives the farmer greater purchasing power and narrows the margin between the wholesaler and retailer."

"The volume of trade was considerably heavier than in 1921. Sales of mail-order houses increased 6 per cent, and chain stores show a gain of 12 per cent. Wholesale and retail clearings also show about the same relation."

The statement said that "savings deposits in banks increased uniformly throughout the country by about 5 per cent. Postal savings declined about 10 per cent. Sales of life insurance increased 5 per cent in number of policies and 11 per cent in amount of new insurance."

Scientist's Will Leaves \$500,000 to Brothel
LONDON, Dec. 29.—John Sanford Sallust, New York scientist, who died in London of accidental poisoning last June, bequeathed \$500,000 to his brothel, Mrs. Estelle Eugene Campbell, it was revealed today when the will was made public. Sallust left \$165,000 to various American charities.

During the latter part of his life Sallust spent most of his time in London and Paris.

The Rev. George G. Smead Dies in New York
SALEM, Va., Dec. 29.—The Rev. George Gordon Smead, archdeacon of the Episcopal Church of Mississippi, died suddenly at St. Luke's Hospital, New York city, today, according to advices received here tonight by his brother, Dr. L. M. Smead.

The body will arrive here tomorrow. Funeral services will be held at St. Paul's Episcopal Church, Sunday afternoon at 3 o'clock, with Bishop Bratton and Bishop Green, coadjutor of Mississippi, officiating.

Mrs. Amanda Stanley, Senator's Mother, Will Be Buried in Kentucky
The body of Mrs. Amanda Stanley, mother of Senator A. O. Stanley, of Kentucky, who died yesterday afternoon at the home of her son, 1631 Thirty-first street northwest, will be sent to Shelbyville, Ky., at 2 o'clock this afternoon for burial.

Mrs. Stanley, who was eighty-five years old, contracted a severe cold several days before Christmas, and because of advanced age lapsed into a critical condition early this week.

She has resided with Senator Stanley in this city since the death of her husband, Rev. William Stanley, the oldest Protestant minister in the State of Kentucky at the time of his death, a year ago.

Beside Senator Stanley, she is survived by the following children: G. W. Stanley, of Havana, Cuba; Mrs. Josephine E. Welch, of Albany, Ore.; and Mrs. R. F. Minnich, of Henderson, Ky.

Births, Marriages, Deaths

Phone Notices to Main 5260, Obituary Desk

DEATH NOTICES
OBERLOO—Dec. 29, 1922, at 8 a. m., at his residence, 1515 17th St. N. W., CAESAR P., beloved husband of Alice (nee Greenwell). Funeral services Monday, Jan. 1, 1923, at 8 a. m., from St. Paul's Catholic Church, Interment at Mt. Olivet Cemetery.

Robert S. Fells, 45 yrs., 422 3rd st. n.w. Frances A. Woodend, 75 yrs., 1212 D st. n.w. George M. Dempster, 55 yrs., 1439 T st. n.w.

J. Harris, 45 yrs., 788 12th st. n.e. Ellen O'Brien, 61 yrs., Geo. Uni. Hos. Belle Bond, 76 yrs., 1212 U st. n.w. Samuel E. Kuster, 19 yrs., Geo. Uni. Hos. Frank Manning, 65 yrs., St. Elizabeth Hos. Kate Almond, 55 yrs., Emergency Hos. Clara O'Donoghue, 76 yrs., 1742 N st. n.w.

Charles M. Wilson, 59 yrs., 216 E. n.w. Clara Kibler, 45 yrs., 416 9th st. n.w. David S. Johnson, 75 yrs., J. Dickson Home. George Whelan, 29 yrs., W. Reed Hotel. Allen J. Garner, 38 yrs., 18 1/2 st. n.w. Henry Hawkins, 60 yrs., Cassin Hotel. Harold and Virginia Van Patten, girl. David Groom, 44 yrs., Gallatin Hos. Charles M. Taylor, 56 yrs., Gall. Hos. Richard C. Thomas, 30 yrs., 26 Logan st. n.w.

Theodore Johnson, 25 yrs., T. B. Hosp. William P. Chase, 52 yrs., 822 12th st. n.w. Katherine Brier, 62 yrs., Freedmen's Hos. Al Willie Moore, 1 mo., 1019 2d st. n.e.

BIRTHS.
Sumpter S. and Ida Poston, boy twins. Harold and Rita Chernow, boy. George M. and Ida S. Skinner, boy. Maurice L. and Helen A. Grawton, girl. Eugene W. and Rebecca O. Farley, girl. Thomas S. and Annie M. Higgs, girl. Harry C. and Anna C. Owens, girl. James R. and Florence Sleeth, girl. Frank A. and Minnie M. Kennedy, boy. William P. and Eva Ames, girl. Roland I. and Isabelle Landow, girl. Lucian and Gertrude H. Garner, boy. George M. and Thelma M. Howell, girl. George M. and Thelma M. Howell, girl. Doreen and Frances Lynch, boy. James A. and Blanche Roper, girl. John R. and Charlotte Grunwell, boy. Nicholas and Helen Karcku, boy. Lewis and Dorothy Taitler, boy. William W. and Mary C. Morgan, girl. Maynard T. and Bertha A. Quirk, girl. George M. and Thelma M. Howell, girl. Paul R. and Helen R. Richmond, boy. Philip and Mildred Clifford, boy. Thomas and Nell B. Hamlin, boy. Delma and Sarah Johnson, boy. William P. and Eva Ames, girl. Howard M. and Anna A. Sparrow, boy. Charles and Precious Smith, boy. John R. and Alice K. Francis, boy. William and Nona Coleman, girl. 1921 and 1922, Charles H. and Mary P. Ross, boy. Charles H. and Mary P. Ross, boy. River and Mary E. Brooks, girl. John and Mary Green, girl. William and Mary Reeder, girl.

MARRIAGE LICENSES.
Unless otherwise specified, all the following applications were made at the District of Columbia, D. C. Office of the Registrar of Vital Statistics, 1000 17th St. N. W., Dec. 29, 1922.

Edward M. Repetti, 27, and Mary R. Sweeney, 25, Rev. J. J. Barrett. Samuel A. Hanes, 27, and Julia V. Majors, 19, both of Culpeper, Va. Rev. A. Sayles. Charles P. Poma, 28, and Ida Lipschutz, 24, Rev. A. Liebohn.

William M. Halvorsen, 26, and Lillian M. Tompkins, 24, both of Sparrow Point Md. Rev. H. Schroeder. James Taylor, 26, and Annie Lawson, 24, Rev. J. E. Freeman. George A. Hanes, 27, and Daniel P. Poulmon, 24, Rev. J. E. Freeman. Harry R. Jackson, 21, and Rosa M. Jackson, 18, Rev. C. C. Chappell. Charles T. Nash, 21, and Edna Schaefer, 23, Rev. J. E. Freeman.

Edward Widmayer, 21, and Edith M. Hamilton, 23, Rev. C. G. Chappell. Henry H. Goldschneider, 25, and Dora Asch, 24, both of Baltimore, Rev. G. Schaefer. Louis T. Ready, 25, and Ada D. Court, 20, of New Haven, Conn. Rev. T. Davis. Albert Hadden, 21, and Delia M. Werts, 21, of Hagerstown, Rev. J. C. Ball. Howard S. Foot, 21, and Anna Boyd, 21, both of Salisbury, Rev. G. B. Pierce.

Frank M. Morgan, 32, Lynchburg, and Adelaide Donly, 28, Richmond, Rev. H. F. Downs.

W. O. Jones, New York Banker, Dies in Office
NEW YORK, Dec. 29.—W. O. Jones, sixty-five years old, vice president of the National Park Bank, dropped dead of apoplexy in his Broadway office today.

Services for Mrs. Sarah L. Miles, seventy-five years old, of Clayville, who died yesterday, will be held at the residence of her son-in-law, William Jones, near Clayville, today. Burial will be in Mountview Cemetery, at Clayville, Md. She is survived by four sons and five daughters.

Funeral Services Today For Ellen O'Brien, 75, Who Leaped into Canal
Mrs. Ellen O'Brien, widow of the late Joseph O'Brien, died at Georgetown University Hospital late Thursday night. The cause of death was pneumonia which she contracted Tuesday night when, despondent, she jumped into the Chesapeake and Ohio Canal near Chain Bridge. Mrs. O'Brien was in her seventy-fifth year.

Funeral services will be held this morning at 8:30 o'clock at Clements' undertaking parlors, 1241 Wisconsin avenue northwest, and afterwards in Holy Trinity Church where requiem mass will be celebrated. Interment will be in Holyrood Cemetery.

The deceased had for many years lived at the Little Sisters of the Poor Home, Third and H streets northeast. She had no intimate relatives residing in Washington.

Miss Clara O'Donoghue To Be Buried in Brooklyn
Funeral services for Miss Clara O'Donoghue, seventy-six years old, of New York, who died Thursday, will be held tomorrow morning at 7 o'clock at St. Aloysius Church, North Capitol and I streets. Interment will be in Brooklyn.

Miss O'Donoghue had come to Washington to visit her friend, Miss Rafaela Acosta, of 1743 N street northwest, and her sudden death came as a shock to her many friends here. She held a responsible position in the Crop Estimates Division of the Agriculture Department for over thirty-five years. All of her spare time while in Government service was devoted to charitable interests. For many years she was in charge of the Italian uplift work conducted by St. Aloysius Church.

Surviving are two brothers, a niece and three nephews, none of whom reside in Washington.

Funeral of Sterrett Boy Will Be Held Tomorrow
Services for James McBride Sterrett, 3d, 11 years old, who died at Children's Hospital on Thursday evening, following a short illness, will be held tomorrow afternoon at 2:30 o'clock at the residence of his grandfather, Dr. J. McBride Sterrett, on Pierce Mill Road.

The boy was the son of William Dent and Ida G. Sterrett, of Rodman street, Chevy Chase, and a nephew of the Rev. H. D. Sterrett. Interment will be private.

Miss Maria A. Chase.
Services for Miss Maria A. Chase, who died at her residence, 822 Thirtieth street northwest, Tuesday night, will be held at St. Mary's Episcopal Church, Twenty-third and H streets northwest, this afternoon, at 1 o'clock. The Rev. O. L. McNeill will officiate.

Miss Chase was the daughter of the late Daniel M. and Josephine Chase. She is survived by a sister, Mrs. Clara Chase Knox, and four brothers, Charles A. T. George and William H. Chase.

Mrs. Sarah L. Miles.
ROCKVILLE, Md., Dec. 29.—Services for Mrs. Sarah L. Miles, seventy-five years old, of Clayville, who died yesterday, will be held at the residence of her son-in-law, William Jones, near Clayville, today. Burial will be in Mountview Cemetery, at Clayville, Md. She is survived by four sons and five daughters.

CHRISTMAS SAVINGS

By a New and Unique Plan

Originated and successfully operated for four years by The Washington Loan and Trust Company for its officers and employees, it is now made available to every depositor having a checking account.

ITS ADVANTAGES ARE

No running to the bank with deposits
No withdrawal until next December
Interest paid unless discontinued
Money available just when needed

\$1.03 twice a month yielding at maturity \$25.00, or any multiple of \$1.03, up to \$41.20 twice a month, yielding at maturity \$1,000.

Club begins on Tuesday, January 2, and ends December 17, 1923. Applications accepted now. Last day to join January 15.

APPLY AT EITHER OFFICE

The Washington Loan and Trust Co.

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